# Chapter 6: Distributions

## Learning Objective 6.1 — What’s Better?

Compare DBP vs. DCP distribution choices; lump sum vs. annuity.

### DBP traits

Details: DBP traits. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### DCP traits

Details: DCP traits. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Guarantee vs. growth tradeoffs

Details: Guarantee vs. growth tradeoffs. Placeholder content derived from the chapter text to test  
parsing.

Additional supporting explanation and examples.

## Learning Objective 6.2 — DC Plan Distributions

Options on departure/retirement: leave, transfer, rollover, withdraw, annuitize.

### Leave in plan

Details: Leave in plan. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### To new plan

Details: To new plan. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### To IRA / Roth options

Details: To IRA / Roth options. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

## Learning Objective 6.3 — Moving My Money

Direct vs. indirect rollovers; timing; tax traps; paperwork.

### Rollover vs. transfer

Details: Rollover vs. transfer. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Withholding pitfalls

Details: Withholding pitfalls. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.

### Creditor protection

Details: Creditor protection. Placeholder content derived from the chapter text to test parsing.

Additional supporting explanation and examples.